

In Re:
MICHAEL KALFUS and ROBIN KALFUS

Case No.: 18-13396-VFP

Chapter: 7

Debtor.

Judge: Vincent F. Papalia

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Steven P. Kartzman, Chapter 7 Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk:	Jeanne A. Naughton, Clerk Martin Luther King Jr. Federal Building 50 Walnut Street, P.O. Box 1352 Newark, New Jersey 07102
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If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on August 20, 2019 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 3B, Martin Luther King Jr. Federal Building, 50 Walnut Street, Newark, New Jersey (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: Debtors filed a Ch 11 petition and during the case sold their residence, located at 68 Hillcrest Road, Boonton, NJ, pursuant to an Order of the Court entered on 3/27/18. That Order required the Debtors to pay property taxes in full at closing. Months following the closing, and after the conversion of the case to Ch 7, the title agency that conducted the closing as settlement agent contacted the Trustee to advise that an error had been made. Although the settlement agent believed the 1 st quarter taxes for 2018 had been paid prior to the April 11, 2018 closing date, those property taxes had not been paid. Thereafter, the settlement agent provided to the Trustee documentation showing that those property taxes, which were the Debtor's obligation to pay at closing, had not in fact been paid. Further, that the purchasers' mortgage lender, Wells Fargo, paid those property taxes in order to protect the property from that municipal lien.
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Pertinent terms of settlement: Ch 7 estate to reimburse Wells Fargo for the 1 st quarter 2018 property taxes, in the sum of \$4176.07
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Objections must be served on, and requests for additional information directed to:

Name: /s/ Steven P. Kartzman, Esq., Mellinger, Sanders & Kartzman, LLC

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950

Telephone No.: (973) 267-0220

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Michael Kalfus
Robin Kalfus
DebtorsCase No. 18-13396-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf905Page 1 of 3
Total Noticed: 85

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db/jdb aty +Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158
+Forrest Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor, Bayonne, NJ 07002, U.S. 07002-8808

aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibtaltar Drive, Suite 2F, Morris Plains, NJ 07950-1287

cr +Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907
r +Keller Williams Metropolitan, Keller Williams Metropolitan, 55 Madison Avenue, Morristown, NJ 07960-7321

cr ++++LAKELAND BANK, C/O LECLAIRRYAN, P.C., ATTN.: WILLIAM L. WALDMAN, 1 RIVERFRONT PLZ STE 16, NEWARK NJ 07102-5436
(address filed with court: Lakeland Bank, c/o LeClairRyan, P.C., Attn.: William L. Waldman, 1037 Raymond Blvd., 16th Floor, Newark, NJ 07102)

acc Petrucelli Piotrowski & Co, Inc., Petrucelli, Piotrowski & Co, Inc., 236 Main Street, Woodbridge, NJ 07095

intp +The County of Morris, Morris County Sheriff's Offi, c/o Riker Danzig, One Speedwell Avenue, Morristown, NJ 07960-6838

517344689 1st Constitution Bk, 796 Rt 130 N, Cranbury, NJ 08512

517344691 +Albert Kenney, 3 Leach Hollow Road, Sherman, CT 06784-2302

517818038 American Express, PO Box 1270, Newark, NJ 07101-1270

517385072 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517435133 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517344692 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

517344693 +Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683

517593065 +CVF III Mortgage Loan Trust II c/o Shellpoint Mort, PO Box 10826, Greenville SC 29603-0826

517810195 +Chase Bank USA, N.A., PO Box 15368, Wilmington, DE 19850-5368

517344697 +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298

517344696 +Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850-5278

517344698 +Dixon Bros, 100 Pocono Road, Mountain Lakes, NJ 07046-1649

517382446 +Dixon Bros. A & A oil Propane, Ralph A, Grieco Esquire, 758 Morris Tpke, PO Bxo 505, Short Hills, NJ 07078-0505

517344699 +Dixon Oil, 100 Pocono Road, Mountain Lakes, NJ 07046-1649

517344700 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673

517344701 +Feitlin, Youngman, Karas & Gerson, Heritage Plaza II, 65 Harristown Road, Suite 207, Glen Rock, NJ 07452-3317

517608773 +Feitlin, Youngman, Karas & Gerson, LLC, 65 Harristown Road, Suite 207, Glen Rock, New Jersey 07452-3317

517609033 +Fishman Consulting Group, LLC, c/o The Law Office of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216, Morristown, New Jersey 07960-6834

517344702 Forman, Holt, Eliades & Youngman LLC, 80 Route 3 Easte, Suite 290, Paramus, NJ 07652

517818040 +George Hellerman, Bankruptcy Specialist, IRS, 955 S. Springfield Ave, Bldg A, Springfield, NJ 07081-3570

517435703 +HSBC Bank USA, N.A., 2929 Walden Avenue C17, Business Services, Depew, NY 14043-2602

517818041 Halpin Stephen, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

517344703 Haven Savings Bank, 621 WashingtonS treet, Hoboken, NJ 07030

517703685 +Houser Engineering, 1141 Greenwood Lake Tpke, Ringwood, NJ 07456-1433

517655708 +Houser Engineering, LLC., 1141 Greenwood Lake Turnpike, Suite C, Ringwood, NJ 07456-1433

517344704 +Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013

517656959 +Isabel Del Corral, 277 Fairfield Road, Fairfield, NJ 07004-1900

517572439 +JCP&L, P.O. Box 16001, Reading, PA 19612-6001

517893287 +Jersey Central Power & Light/First Energy, 101 Crawford Corner Rd Bldg, Suite 511, Holmdel, NJ 07733-1976

517344707 ++LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998
(address filed with court: Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438)

517387868 +Lakeland Bank, William L. Waldman, Esq and, Matteo Percontino Esq.K&L Gates LLP, One Newark Center 10th Floor, 1085 Raymond Blvd, Newark, NJ 07102-5237

517388267 Law Office of Forrest S. Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor, Bayonne, NJ 07002

517818042 Law Office of Forrest Scott Turkish, 595 Broadway, Ground Floor, Bayonne, NJ 07002

517344708 M2 Worldwide, LLC, 706C Myrtle Avenue, Boonton, NJ 07005

517382495 +NJSVS Surcharge Violation System Office, Bankruptcy Unit, PO Box 136, Trenton, NJ 08666-0136

517344709 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112

517572440 +Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649

517703686 +Petro Oil, 15 Richboynton Avenue, Dover, NJ 07801-2649

517344710 +Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018

517344711 +Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O. Box 505, Short Hills, NJ 07078-0505

517656976 +Richard Levinson, 129 Tournament Drive, Monroe Township, NJ 08831-2537

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Form ID: pdf905

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Total Noticed: 85

Date Rcvd: Jul 19, 2019

517407061 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,
DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
517344712 +Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603
517344713 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
517344715 +State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance,
50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001
517703687 State of Vermont, Department of Taxes, Montpelier, VT 05633-1401
517655709 +State of Vermont Dept. of Taxes, 133 State Street, Montpelier, VT 05633-0002
517365914 +THE BANK OF NEW YORK MELLON, c/o Gilbert R. Yabes, ALDRIDGE PITE, LLP,
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
517344716 +The Fishman Consulting Group, LLC., 23 Cornwall Drive, Westfield, NJ 07090-1353
517655710 +The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320
517344717 +The Law Offices of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216,
Morristown, NJ 07960-6834
517344718 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475,
Minneapolis, MN 55440-9475
517344719 +Townes B. Johnson, III, P.O. Box 9246, Greenville, SC 29604-9246
517703688 +Township of Boonton, Attn: Tax Collector, 155 Powerville Road, Boonton, NJ 07005-8729
517395021 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517369185 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517818043 +Volkswagen Credit, Inc., PO Box 9013, Addison, TX 75001-9013
517392181 +Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482,
Phoenix, AZ 85038-9482
517818044 +Wells Fargo Bank, NA, Small Business Lending Division, PO Box 29482,
Phoenix, AZ 85038-9482
517818045 +Yapstone, 2121 N. California Blvd, Suite 400, Walnut Creek, CA 94596-7305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 19 2019 22:35:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 19 2019 22:35:46 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517600891 E-mail/Text: bkr@cardworks.com Jul 19 2019 22:35:25 Advanta Bank Corporation,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517344690 +E-mail/Text: bkr@cardworks.com Jul 19 2019 22:35:25 Advanta Bk, Welsh and McKean Roads,
Po Box 844, Spring House, PA 19477-0844
517344694 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 19 2019 22:35:52
Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,
Miami, FL 33146-1873
517344695 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 19 2019 22:31:46 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517441320 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 19 2019 22:31:47
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517818039 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 19 2019 22:42:46 Direct TV,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517600521 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 19 2019 22:43:02 Directv, LLC,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517344705 +E-mail/Text: mosborn@infusioncapitalgroup.com Jul 19 2019 22:35:26 Infusion Capital Group,
c/o Osborn Financial Group, LLC., 1000 Johnnie Dodds Blvd., Suite 103-302,
Mount Pleasant, SC 29464-3135
517344706 +E-mail/Text: cio.bncmail@irs.gov Jul 19 2019 22:35:40 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
517344714 +Fax: 516-933-1697 Jul 19 2019 22:47:14 Slomins, Inc., 125 Lauman Lane,
Hicksville, NY 11801-6539
517843554 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 19 2019 22:42:46 TD Bank, USA,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517611473 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 19 2019 22:35:52
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
517344720 +E-mail/Text: usanj.njbankr@usdoj.gov Jul 19 2019 22:35:47 United States Attorney,
Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Newark, NJ 07102-2527
517860269 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 19 2019 22:35:46 United States Trustee,
One Newark Center, Suite 2100, Newark, NJ 07102-5235
517344721 +E-mail/Text: vci.bkcy@vwcredit.com Jul 19 2019 22:35:49 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517472432* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
517385028* +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 2, ## 0

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Total Noticed: 85

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Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

Anthony Sodono, III on behalf of Defendant Michael Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Defendant Robin Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Joint Debtor Robin Kalfus asodono@msbnj.com
Anthony Sodono, III on behalf of Debtor Michael Kalfus asodono@msbnj.com
Caitlin Conklin on behalf of Creditor Lakeland Bank caitlin.conklin@klgates.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) cwohrlab@logs.com, njbankruptcynotifications@logs.com
Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saul.com
Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com, bky@martonelaw.com
David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com
Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com
Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com
Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com
John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyale@norgaardfirm.com, sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com
John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john.fialcowitzlaw.com
Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County Sheriff's Office jschwartz@riker.com
Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net
Judah B Loewenstein on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net
Mark E. Hall on behalf of Mediator Mark Hall mhall@foxrothschild.com, cbrown@foxrothschild.com
Matteo Percontino on behalf of Creditor Lakeland Bank matt.percontino@cohnreznick.com, matteo.percontino@klgates.com
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com
Richard James Tracy, III on behalf of Creditor The Bank of New York Mellon, FKA The Bank of New York, as Trustee for the Certificateholders of Cwalt Alternative Loan Trust 2005-J9, Mortgage Pass-Through Certificates, Series 2005-J9 by its servicer rtracy@schillerknapp.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com, waldmanw@aol.com

TOTAL: 29